

Thinking ahead: Housing and related care options in later life



A guide for those who care for older people

About the guide

This is a guide for carers about the housing and related care options available for older people in later life.

Home is important. It is where we spend most of our time, particularly as we get older. Home can hold lots of memories and is often the place where we are most comfortable.

As the person you support ages, their needs can change and there may be some aspects of living independently at home that become difficult for them such as getting up and down stairs or climbing into the bath. It is these things that can cause carers to consider whether the current home suits the changing needs of the person they support.

Depending on your caring situation this might involve a range of options. If you already live with the person you care for then your main concern might be how to adapt the property to meet their needs and make caring easier. If you don't (and particularly if you care at a distance) then as well as adaptations you might want to consider if the accommodation of the person you care for is appropriate for them anymore.

It is important to begin to consider this sooner rather than later – knowing what options are available and relevant to your situation can help you both to make an informed decision and avoid rushing into making choices that may not be right, particularly at a time of crisis.

A guide aimed at older people themselves is also available from [Silverlinks](#).

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1. Main factors that influence a decision about housing and care

This section looks at the current home of the person you care for and how well it suits their needs both now and in the future.

Their current home

What does home mean to the person you care for?

- Jot down what words come to mind when you both think about the home.

What is good about the home?

- Together, think about the things that you enjoy about the home. It might be the location, garden, character of the building, neighbours and neighbourhood?

What are the things that might be becoming difficult?

- Perhaps the home has a steep staircase, has increasingly inaccessible areas, a large garden or is not close to public transport?

HOOP tool (Housing Options for Older People)

This short online questionnaire can help you both to think about the current home and how well it suits, and identify things that might become an issue in the future. A version is also available to download. If you want a hard copy contact info@firststopadvice.org.uk or write to EAC FirstStop, 89 Albert Embankment, London, SE1 7TP



Making housing decisions

Once you have done this exercise together you may be concerned that the home of the person you support does not meet their needs. This may then beg the question do you consider with them a move or can you deal with the issues that make their home difficult now or possibly in the future? Here are some possible considerations in making a housing decision.

Push factors to move might be:

- Finding the home difficult to manage
- Finances
- House/flat too big
- Garden too big and unmanageable
- Don't feel safe/secure in home and neighbourhood
- Lack of local amenities
- Lack of transport options
- Neighbours and friends have moved on
- Moving to be close to family and friends or others who are providing care.

Pull factors to stay put might be:

- Small and easy to manage home
- More security
- Safer
- Good neighbourhood
- Reasonable rent/costs
- Better transport
- Support services available
- Remaining close to family and friends or others who are providing care.

2. Staying at home

This section considers

- Can the person you support live independently at home?
- Is their home safe and healthy?
- Living at home with a long term condition.

Living independently at home

Even though the person you support manages well with your support, there may be mobility, sight and hearing problems that make living at home difficult such as managing steps and stairs, general orientation and using equipment.

We look at what might help.

Home adaptations

Adaptations and equipment ('community equipment') are available that can help people with washing and bathing, cooking, using the toilet and getting around the home.

Simple adaptations can make life easier - such as a perching stool so people don't have to stand for long periods when they are cooking or washing up. Lever taps can make it easier to turn the taps on and off. Grab rails in the bathroom can help people to keep steady when showering or getting in and out of the bath.

Equipment is also available such as riser beds and swivel chairs to help people get in and out of bed or chair.

Larger adaptations are also available such as stairlifts, through-floor lifts for wheelchairs and level access showers.

It is worth talking with an expert to find out what might be helpful.

[Click here for a briefing on adaptations from Silverlinks](#)



Paying for and arranging adaptations and equipment

Small adaptations/equipment might be available free or on loan through the local council where the person you support lives. This can include items such as grab rails and key safes. Contact the local council for an assessment and they will recommend the correct equipment and may arrange for it to be fitted for the person you support.

If the need is for larger adaptations, a grant may be available to have these installed. This is called the Disabled Facilities Grant (DFG) and can be used for a range of adaptations. It is a means-tested grant, so the amount of income and savings the person you support has can affect how much they may be awarded. Home owners and tenants can both apply. Contact the local council for a DFG. In many areas your local Home Improvement Agency or Age UK can help you through the process.

Click [here](#) for further material from Carers UK on equipment at home, including Disabled Facilities Grant (DFG) and funding

If you decide there is a need for some adaptations, or would like to talk to someone about what might help and how to get them, contact your local Home Improvement Agency (HIA) if there is one in your local area, Council, or FirstStop Advice

Details of your local HIA can be found at [Find my HIA](#) or call Foundations on 0300 124 0315



Assistive technology/equipment

'Assistive technology' is technology (or 'gadgets') that can help to retain independence. They range from simple items such as a kettle-tipper, to alarm systems, talking pill boxes and flood detectors.

The most well-known is a telecare system or pendant alarm system. This is especially useful if the person you support is at risk of falls. It is linked to a nominated person which might be you or a call centre.

Similar systems exist that alert someone if people haven't opened the fridge for a day, or get out of bed during the night and don't get back in. There are also alarms that trigger when a home is too cold – this is very useful in winter as cold temperature can exacerbate health conditions.

The Disabled Living Foundation (DLF) has a website and Helpline that you can access to look at different types of equipment and assistive technology. You can also buy equipment from them if you find what you want (it is recommended that you take advice if you are thinking of having larger adaptations). Their "Ask Sara" advice section is a useful online guide to choosing the correct equipment

*Carers UK have [advice on technology and equipment to help at home](#)
For people with memory loss or dementia see Alzheimer's Society [guidance on technology](#)*



Support and care at home

If a person needs extra support to stay at home, there are a range of services available depending on where the person lives.

There might be help available with day to day tasks that people can find difficult such as cleaning, gardening or cooking - or personal care which helps with 'hands on' care services such as dressing and washing. For personal care it is sensible to ask the local council adult social care services where the person you are supporting lives for an assessment. If you and the person you support want to arrange care yourself the links below have information on how to access local care agencies.

If shopping is becoming difficult some charities have volunteers who can help or if the person you support is confident they could try shopping on the internet. 'Meals on wheels' can also be purchased if the person can't, or prefers not to, cook.

[Click for further information on support and care from Carers UK here](#) or from [Age UK here](#)



Paying for care at home

The person you support will need to arrange payment for services such as gardening or cleaning. Some Age UKs offer these services for a reasonable fee or have a trusted trader/contractor list. Some Home Improvement Agencies also hold a directory of vetted local tradespeople.

For personal care, the person you support should have a 'needs assessment' through their local social services. There will be a financial assessment which will determine how much they contribute towards the care. There are some benefits which can help with these costs, so ask for a benefits assessment. Carers too can ask for an assessment.

It will also be important to check the quality of the care. Care is regulated by the Care Quality Commission. You can check the quality of the care on offer on their website.

See Carers UK [Carers assessment and guide to paying for care](#)
For care quality see [Care Quality Commission](#)



Is the home safe and healthy?

'Healthy' homes

Cold, damp homes can cause respiratory and circulatory problems and unsafe homes can lead to falls. If the person you support has a health problem or long-term condition, living in a damp, cold or unsafe home can exacerbate symptoms. Some of the areas to look at include heating, lighting, orientation, trip hazards and damp.

See [Living Safely and Well at Home](#) by Care & Repair England



Repairs and maintenance

Some councils provide limited grants for essential repairs and maintenance. This varies locally though, so contact the council where the person you support lives. If the area where the person you support lives has a local Home Improvement Agency they can help with accessing repairs and improvements and some will support their clients with the building work and sorting finance.

See Age UK [advice on repairs and adaptations](#)



Living with a long-term condition

Detailed information is available from Silverlinks on how to make a home a better place to live with a long-term condition. There are guides for a range of conditions as well as a general guide.

See [Information for Older People](#)



3. Moving options

The main housing options, if you both decide a move is more appropriate, include:

- A more suitable and better located 'ordinary' property (not one which has been built specially for older people) such as a bungalow or a flat that is bought or rented.
- Housing built specifically for older people, such as retirement or sheltered housing. In some, but not all, of these types of accommodation, help may be at hand if needed. Some will be designed to make them easier for people with limited mobility to manage, such as having wide doorways, space for adaptations and equipment and with no steps or stairs.
- Specialist housing with 24-hour on-site care, such as extra care housing, a retirement village or an "assisted living" apartment. These may be available to buy or to rent.
- A care or nursing home.

Information about the pros, cons, costs and local availability of these housing options is available from [FirstStop Housing and Care Advice](#)

Their website lists local specialist housing developments (both for sale and rent) as well as related services. They produce brochures about housing and care options

There is further information on housing options for older people [here](#) – as well as information on the [pros and cons](#) and [costs](#) of moving



4. Moving in together to provide support and care

Some carers, who do not live with the person they care for already, feel the only option might be to move in with the person or for the person to move in with them, whether on a temporary or permanent basis.

This option has some benefits. For example:

- You don't have to schedule regular visits to the home of the person you care for
- You know what is happening so might not worry so much
- You get to spend time with them which you may not have been able to do previously. This can be very rewarding.

If you are considering this option here are some important issues to think about first.

The home

- How suitable is the home chosen for you both in terms of space, comfort, safety and accessibility? Do you need an extension or adaptations undertaken to ensure the home is suitable?
- Housing security - what would happen to your existing home temporarily or long term? If you move in permanently with the person you care for, what rights do you have to the home both now and in the future especially on death or where the person has to move to residential care?
- If the person you care for moves in with you, what will happen to their home? For example, if they are on benefits or receiving care services, owning a home they no longer live in can affect what they receive.

The wider family and other relationships

- Family dynamics – have you talked this through with other family members and discussed and resolved any concerns?
- If you are also responsible for looking after young children will living with the older person you care for make combining these roles easier or harder?
- Relationships – are you sure you would cope with living with the person you care for?
- How would you continue to have your own life and space?
- Are there any legal issues? For example, what might happen to the home longer term, are either of you giving up your home?
- Do you need any legal advice and have you considered issues such as Power of Attorney?

Finance and work considerations

- How will you organise the household finances if you are living in the same house?
- If moving in means an increase in your caring responsibilities, what other impact might there be – for example if you are a working carer, might you have to give up work, or do you feel it could actually make staying in work easier?
- Is there financial help that could support your caring role?

If you do have any concerns do seek help and advice before making your decision.

5. Where to go for further help

Carers UK Provides an information and advice service on financial and practical matters related to caring.

Website: <http://www.carersuk.org>

Email: advice@carersuk.org

Tel: 0808 808 7777

Other organisations mentioned in this guide who can offer help and advice include:

Age UK Offers advice and information, a network of local groups, practical services and campaigns for older people.

Website: <http://www.ageuk.org.uk/>

Tel: 0800 678 1174

Alzheimer's Society Provides advice and information as well as policy and influencing, research and links to practical services for people with dementia.

Website: <http://www.alzheimers.org.uk/>

Tel: 0300 222 11 22

Disabled Living Foundation Provides impartial advice, information and training on independent living.

Website: <http://www.dlf.org.uk/>

Tel: 0300 999 0004

FirstStop Offers information about the pros, cons, costs and local availability of housing and care options for older people.

Website: <http://www.firststopcareadvice.org.uk/>

Foundations Oversees the national network of home improvement agencies (HIAs) and handyperson providers across England.

Website: <http://www.findmyhia.org.uk/>

Tel: 0300 124 0315

Shelter Offers housing advice and campaigns on homelessness and housing

Website: <http://england.shelter.org.uk/>

Tel: 0808 800 4444



Silverlinks run by Care & Repair England is about creating networks of mutual support to enable older people to make informed decisions about their housing & related care.

<https://silverlinksprogramme.wordpress.com/>



Care & Repair England is an independent charitable organisation which aims to improve older people's housing. It is a Registered Society with Charitable Status Reg No 25121R.

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Carers UK is the national membership charity for the 6.5m people in the UK who are unpaid carers – and who save the UK a staggering £132 billion per year. We provide expert advice and information for carers, campaign for greater recognition and support for carers, and use our experience and expertise to help other organisations do more for carers.

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